

**Information to identify the case:**

Debtor 1	<u>Nakia Henderson</u>	Social Security number or ITIN	xxx-xx-9663
	First Name Middle Name Last Name	EIN	-- -
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- -
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24857-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nakia Henderson

2/10/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nakia Henderson  
Debtor

Case No. 19-24857-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 10, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db	+ Nakia Henderson, 540 Clawson Street, Pittsburgh, PA 15208-1860
15174152	Beaver Avenue Fcu/ba, 2102 Beaver Ave, Pittsburgh, PA 15233
15174154	+ Conduent Education Services, Attn: Claims, Po Box 7051, Utica, NY 13504-7051
15174157	+ Omega Federal Cr Un, 206 Seibert Rd., Pittsburgh, PA 15237-3700
15174158	+ Omega Federal Credit, 429 Forbes Avenue, Pittsburgh, PA 15219-1622

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 11 2025 04:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2025 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 11 2025 04:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 10 2025 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ EDI: PRA.COM	Feb 11 2025 04:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpwsa@grblaw.com	Feb 10 2025 23:52:00	PWSA, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 10 2025 23:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: SLBKNotices@nationalbankruptcy.com	Feb 10 2025 23:52:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013

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15174151	+ EDI: BANKAMER	Feb 11 2025 04:40:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15174153	+ EDI: CAPITALONE.COM	Feb 11 2025 04:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15183398	EDI: CAPITALONE.COM	Feb 11 2025 04:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15204702	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15193084	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129
15174155	EDI: DISCOVER	Feb 11 2025 04:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
16427399	+ Email/Text: mtgbk@shellpointmtg.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15175653	EDI: DISCOVER	Feb 11 2025 04:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15203267	+ Email/Text: kburkley@bernsteinlaw.com	Feb 10 2025 23:53:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15220267	Email/Text: ECMCBKNotices@ecmc.org	Feb 10 2025 23:52:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15193086	+ EDI: IRS.COM	Feb 11 2025 04:40:00	Internal Revenue Service, 1000 Liberty Avenue, Room 711B, Pittsburgh, PA 15222-4107
15174156	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 10 2025 23:53:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15181946	^ MEBN	Feb 10 2025 23:50:03	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129
15174159	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2025 23:52:00	PNC, Attn: Bankruptcy, 500 First Ave P7-Pfsc-02-F, Pittsburg, PA 15219
15227128	+ Email/Text: ebnpwsa@grblaw.com	Feb 10 2025 23:52:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15193091	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 10 2025 23:52:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
15174417	^ MEBN	Feb 10 2025 23:50:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15174160	^ MEBN	Feb 10 2025 23:49:54	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15193093	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 10 2025 23:53:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536
15195815	Email/Text: BNCnotices@dcmservices.com	Feb 10 2025 23:52:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15195814	Email/Text: BNCnotices@dcmservices.com	Feb 10 2025 23:52:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15174161	^ MEBN	Feb 10 2025 23:49:17	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15174162	+ EDI: VERIZONCOMB.COM		

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Feb 11 2025 04:40:00

Verizon, Verizon Wireless Bk Admin, 500  
Technology Dr Ste 550, Weldon Springs, MO  
63304-2225

15203003

EDI: AIS.COM

Feb 11 2025 04:40:00

Verizon, by American InfoSource as agent, PO  
Box 4457, Houston, TX 77210-4457

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f
cr		Deutsche Bank National trust Company, as Trustee f
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15193080	*+	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15193081	*	Beaver Avenue Fcu/ba, 2102 Beaver Ave, Pittsburgh, PA 15233
15193082	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15193083	*+	Conduent Education Services, Attn: Claims, Po Box 7051, Utica, NY 13504-7051
15224264	*++++	DEUTSCHE BANK NATIONAL TRUST CO. TRUSTEE (SEE 410), C/O SPECIALIZED LOAN SERVICING LLC, 8742 KENDRICK CASTILLO WAY STE 300, HIGHLANDS RANCH CO 80129-3155, address filed with court:, Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15193085	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15193087	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15193088	*+	Omega Federal Cr Un, 206 Seibert Rd., Pittsburgh, PA 15237-3700
15193089	*+	Omega Federal Credit, 429 Forbes Avenue, Pittsburgh, PA 15219-1622
15193090	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC, Attn: Bankruptcy, 500 First Ave P7-Pfsc-02-F, Pittsburg, PA 15219
15193092	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15193094	*+	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15193095	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 3 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Nakia Henderson areese8897@aol.com

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User: auto

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agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com

Denise Carlon

on behalf of Creditor Deutsche Bank National trust Company as Trustee for FFMLT Trust 2006-FF3, Mortgage Pass-Through  
Certificates, Series 2006-FF3 dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor PWSA jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7